

Exhibit 8

PAULA WATKINS
WATKINS vs WELLS FARGO BANK

July 28, 2016
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<p>1 IN THE UNITED STATES DISTRICT COURT</p> <p>2 FOR THE DISTRICT OF NEW JERSEY</p> <p>3</p> <p>4 NO. 15-cv-05712 (JEI) (KMW)</p> <p>5</p> <p>6 JAMES WATKINS,</p> <p>7 Plaintiff,</p> <p>8</p> <p>9 vs</p> <p>10 WELLS FARGO BANK, N.A.,</p> <p>11 Defendant.</p> <p>12 -----</p> <p>13 DEPOSITION OF</p> <p>14 PAULA WATKINS</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>	<p>1 A P P E A R A N C E S:</p> <p>2</p> <p>3</p> <p>4 FLITTER MILZ, P.C.</p> <p>5 Attorneys for the Plaintiff</p> <p>6 525 Route 73 South</p> <p>7 Suite 200</p> <p>8 Marlton, New Jersey 08053</p> <p>9 BY: ANDREW M. MILZ, ESQUIRE</p> <p>10 amilz@consumerslaw.com</p> <p>11</p> <p>12</p> <p>13 REED SMITH, LLP</p> <p>14 Attorneys for the Defendant</p> <p>15 Princeton Forrestal Village</p> <p>16 136 Main Street</p> <p>17 Suite 250</p> <p>18 Princeton, New Jersey 08543</p> <p>19 BY: KELLIE A. LAVERY, ESQUIRE</p> <p>20 klavery@reedsmith.com</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p> <p>1 A L S O P R E S E N T:</p> <p>2</p> <p>3 James Watkins</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>
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<p>1 TRANSCRIPT of the Deposition of the</p> <p>2 witness, called for Oral Examination in the</p> <p>3 above-captioned matter, said Deposition being</p> <p>4 taken pursuant to Superior Court Rules of</p> <p>5 Practice and Procedure by and before LISA ANNA</p> <p>6 RINALDI, RPR, a Notary Public and Certified Court</p> <p>7 Reporter of the State of New Jersey, at the Law</p> <p>8 Offices of FLITTER MILZ, P.C., 525 Route 73</p> <p>9 South, Suite 200, Marlton, New Jersey, on</p> <p>10 Thursday, July 28, 2016, commencing at</p> <p>11 approximately 1:05 in the afternoon.</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>	<p>1 I N D E X</p> <p>2 WITNESS PAGE</p> <p>3 PAULA WATKINS</p> <p>4</p> <p>5 By: Ms. Lavery 6</p> <p>6</p> <p>7 By: Mr. Milz 59</p> <p>8</p> <p>9 E X H I B I T S</p> <p>10 EXHIBIT NO. DESCRIPTION PAGE NO.</p> <p>11 (None marked.)</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>

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<p style="text-align: right;">Page 21</p> <p>1 AT&T when the line was added to your account?</p> <p>2 A. I don't recall.</p> <p>3 Q. Do you know what Mr. Watkins'</p> <p>4 cell phone number is?</p> <p>5 A. (609)332-0368.</p> <p>6 Q. And how is the AT&T account billed?</p> <p>7 Do you get monthly statements?</p> <p>8 A. Yes.</p> <p>9 Q. And do you have any sort of plan with</p> <p>10 AT&T, like a prearrangement of what your monthly</p> <p>11 bill will be with certain minutes allotted or</p> <p>12 allowed?</p> <p>13 A. I think so.</p> <p>14 Q. Do you know how that works?</p> <p>15 A. Not really, cause the language is so</p> <p>16 crazy. It's hard to say. So I know what the</p> <p>17 bill should be monthly. I don't know a lot</p> <p>18 about the details, about, you know, what kind of</p> <p>19 plan. I'm just not into the plan and the</p> <p>20 minutes and I need to have this extra. So I</p> <p>21 know how much it is pretty much monthly, but</p> <p>22 that's about it.</p> <p>23 Q. How much is it usually monthly?</p> <p>24 A. About \$142.</p> <p>25 Q. And do you know what, if anything,</p>	<p style="text-align: right;">Page 23</p> <p>1 Wachovia Bank?</p> <p>2 A. I don't think so. I don't know. I</p> <p>3 have no idea.</p> <p>4 Q. When you say you don't think so, is</p> <p>5 that based on something or --</p> <p>6 A. Yeah. Primarily, because, you know,</p> <p>7 when you fill out those forms and all, you give</p> <p>8 them your house number and all. So I'm going to</p> <p>9 say, no, because there would be no need to give</p> <p>10 a cell number.</p> <p>11 Q. Is that specific to Wachovia Bank or</p> <p>12 just your general impression of filling out</p> <p>13 forms?</p> <p>14 A. Well, I don't know. You're asking</p> <p>15 Wachovia Bank. In all honesty, I don't -- in</p> <p>16 all honesty, I don't know much about</p> <p>17 Wachovia Bank. And then afterwards, I am</p> <p>18 actually saying there's no real reason to give</p> <p>19 your cell number because you're filling an</p> <p>20 application with your house number. So the odds</p> <p>21 of that, no, but I don't know specific about</p> <p>22 with Wachovia Bank.</p> <p>23 Q. Okay. Are you aware that Mr. Watkins</p> <p>24 had a credit card account that he initially</p> <p>25 opened with Wachovia Bank --</p>
<p style="text-align: right;">Page 22</p> <p>1 happens if you exceed your allotted minutes?</p> <p>2 A. You get -- I notice we were getting</p> <p>3 text messages now or something that tells you</p> <p>4 something, you know, you may -- because you</p> <p>5 may -- you are close to exceeding your minutes</p> <p>6 or something like that and if you want to, you</p> <p>7 can expand your plan for additional \$15 or</p> <p>8 something like that.</p> <p>9 Q. And does your account with AT&T</p> <p>10 provide text messaging? Do you have text</p> <p>11 messaging available on both cell phone numbers?</p> <p>12 A. Yes.</p> <p>13 Q. And does it provide for data that you</p> <p>14 can use the Internet without Wi-Fi?</p> <p>15 A. I think so, yes.</p> <p>16 Q. And to whom is the monthly statement</p> <p>17 addressed by AT&T?</p> <p>18 A. To me.</p> <p>19 Q. And to which address is it sent?</p> <p>20 A. 10 Mullen Drive.</p> <p>21 Q. Does Mr. Watkins's name appear</p> <p>22 anywhere on the AT&T invoice?</p> <p>23 A. I don't believe so.</p> <p>24 Q. Okay. Do you know if Mr. Watkins</p> <p>25 ever provided his cell phone number to</p>	<p style="text-align: right;">Page 24</p> <p>1 A. No.</p> <p>2 Q. -- that was transferred to</p> <p>3 Wells Fargo?</p> <p>4 A. I know about Wells Fargo, yeah.</p> <p>5 Q. Were you ever with Mr. Watkins at a</p> <p>6 Wachovia Bank branch when he applied for a</p> <p>7 credit card account?</p> <p>8 A. No.</p> <p>9 Q. Were you ever with Mr. Watkins when</p> <p>10 he applied for any credit card account?</p> <p>11 A. I'm sure I may have been, yeah.</p> <p>12 Q. Anything specific that comes to mind?</p> <p>13 A. I think like a Lowe's, might have</p> <p>14 been.</p> <p>15 Q. So when you were talking about why</p> <p>16 would you put your -- any number other than your</p> <p>17 home number down on an application, were you</p> <p>18 thinking about the Lowe's application or were</p> <p>19 you thinking about something else?</p> <p>20 A. I think I was just thinking about</p> <p>21 applications in general, that there would be no</p> <p>22 need to put your cell phone number down on an</p> <p>23 application. And it's probably -- and to be</p> <p>24 very honest with you, it's probably me thinking</p> <p>25 that I don't do it. So that's what -- so to</p>

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<p style="text-align: right;">Page 25</p> <p>1 answer your question, there's no reason to put 2 that down. So you got to give the house number. 3 So I'm sure he would be giving his house number 4 on an application and not specifically a 5 cell number. 6 Q. Have you ever seen an application in 7 for a credit card account that requests your 8 home business and mobile/other phone numbers? 9 A. I have not. 10 Q. How many credit card applications 11 have you completed in the last five years? 12 A. The last five years, I don't think I 13 completed a credit card application in the last 14 five years. 15 Q. Do you remember what phone numbers 16 the Lowe's credit card application asked for? 17 A. I don't. 18 Q. Okay. 19 A. I don't. 20 Q. So is it fair to say that you don't 21 know one way or the other if Mr. Watkins 22 provided his cell phone number to Wachovia Bank? 23 A. Now, are you -- no, I don't know 24 about a Wachovia. I'm familiar with, I think, 25 you said a Wells Fargo. I'm not familiar with</p>	<p style="text-align: right;">Page 27</p> <p>1 filling out -- and to answer your question, I 2 haven't filled out a lot because most people are 3 now behind the computer. So if you are looking 4 for any, you know, increase in your credit limit 5 or what have you, you don't fill out forms 6 anymore. You sit behind the computer. They ask 7 you questions and you answer them. They may not 8 ask you specific questions. So I don't see the 9 application. So I think that's what I'm 10 referring to, that, you know, you don't have -- 11 someone is not asking you pointed questions 12 where you're not looking at an application 13 filling it out or signing anything too much 14 anymore. At least, I haven't. 15 Q. And one other thing, I heard part of 16 the answer reference we don't do that. 17 A. Uh-hum. 18 Q. And are you speaking kind of 19 generically about yourself and Mr. Watkins or do 20 you have an articulated, understood policy of 21 not -- 22 A. We don't have an understood, 23 articulated policy. 24 Q. All right. I just have to get out my 25 whole question.</p>
<p style="text-align: right;">Page 26</p> <p>1 Wachovia. 2 Q. Okay. I will ask about Wells Fargo 3 next. I just want to cross it off. 4 A. Okay. 5 Q. So Wachovia is a no, you're not sure; 6 is that right? 7 A. Doesn't sound familiar to me. 8 Q. Do you know one way or the other if 9 Mr. Watkins ever provided his cell phone number 10 to Wells Fargo Bank? 11 A. I don't know specifically, but I 12 don't think so. 13 Q. And what leads you to say you don't 14 think so? 15 A. For the same reason that I said, 16 that, you know, when you are filling out a 17 credit card application, there's no need to give 18 your cell number. There's no need for them to 19 call your cell number. You're filling out the 20 application so you would give your house number. 21 It's just something that, you know, I think we 22 typically do. I don't do it either. 23 Q. When you say "we typically," are you 24 speaking about you -- 25 A. For any application, so if you are</p>	<p style="text-align: right;">Page 28</p> <p>1 A. I'm sorry. 2 Q. But I just wanted to let you know. 3 So you don't have an articulated 4 policy of what, providing your cell phone number 5 or not providing your cell phone number? 6 A. So Mr. Watkins and I don't have an 7 agreement that says, "Hey, when we're filling 8 out an application, we're not going to." So I'm 9 saying based upon our culture, our perspective 10 of completing applications, it is not something 11 that we would typically do. I don't think 12 about, oh, I'm going to make sure I give them my 13 cell phone number, so, no. 14 Q. Is it your practice to like not 15 provide your cell phone number to people? 16 A. It's not my practice, but I mostly 17 honestly somewhat -- yeah, I don't give it out. 18 I don't give it, my cell phone number. You ask 19 me my -- for information, unless you need to 20 contact me, I'm going to give you my home 21 number. So, no, it's not something I typically 22 do. 23 Q. And how long have you had a 24 residential landline? 25 A. We've had it since the house.</p>

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<p style="text-align: right;">Page 29</p> <p>1 Q. Have you ever been with Mr. Watkins, 2 physically present, when Mr. Watkins was 3 speaking on the phone to Wells Fargo? 4 A. I have. 5 Q. Can you tell me about all of those 6 times that you can remember when Mr. Watkins was 7 speaking with Wells Fargo on the phone? 8 A. I don't remember all the details. I 9 remember this one particular time simply because 10 he was frustrated, and we were about to sit down 11 and have dinner, and his phone rang and he 12 answered the phone, and he -- apparently, it was 13 Wells Fargo. So he was frustrated, and I said 14 to him, "Why are they calling you on your cell 15 phone? We are in the middle of dinner," because 16 telemarketers are annoying. For some reason, 17 they always find your -- they always call you 18 around dinnertime. So there's my reaction 19 again. I'm like why are they calling you on 20 your cell phone? 21 He said, "I don't know because I told 22 them not to call. I don't understand it." He 23 was pretty frustrated. It was frustrating. 24 Q. When was that? 25 A. It was a while ago. Yeah. It was a</p>	<p style="text-align: right;">Page 31</p> <p>1 I use the term "culture." It's probably the 2 culture of my house, that that's kind of how we 3 feel. 4 Q. And understanding that people use 5 their phones and electronics differently, that's 6 why I'm asking if there's something that strikes 7 a memory about a phone call on a cell phone 8 versus a phone call on a home phone? 9 A. Probably because, to be honest with 10 you, I can peer at -- I'm usually at -- this is 11 Paula. I'm usually at the counter cooking, and 12 there is the phone, the landline. You can peak 13 at the landline and see who's calling, because 14 we have caller ID, and it is always a number 15 that looks like the numbers are all the same or 16 it is a number I don't recognize. So when I 17 peak it at it, it doesn't get answered, and I 18 say, "I don't know who that is," or if I decide 19 to, which is why I don't because it's always 20 somebody who is either annoying or they are -- 21 you know, you get this whatever, this recording 22 or something that's going to come on 30 seconds 23 after you answer the phone. So that's probably 24 why, yeah. 25 And as far as my cell phone is</p>
<p style="text-align: right;">Page 30</p> <p>1 while ago, probably -- I don't know -- couple 2 years ago. 3 Q. What is it about a phone call on a 4 cell phone that is making the event stand out in 5 your mind as opposed to someone ringing your 6 landline right before dinner? 7 A. I think it's probably like you said. 8 I couldn't find the term. It's probably the 9 practice, and, I guess, he could probably tell 10 you best. 11 I am just not happy to answer the 12 telephone. I don't want to be bothered, period, 13 whether you are calling me at home, on my 14 landline or my cell phone, and that's the 15 absolute truth. So when I'm in the middle of 16 something and as far as I'm concerned, you are 17 either aggravating or annoying or you are not 18 going to say -- sometimes the telemarketers get 19 on the phone and there is a long pause, and they 20 catch you cooking. They catch you reading. 21 They catch you eating, and it is annoying. So I 22 don't even answer my cell phone that often. 23 So I would think that's probably my 24 feeling about it, and I think that's just -- so 25 if you're asking about the practice, that's why</p>	<p style="text-align: right;">Page 32</p> <p>1 concerned, you know, my cell phone -- I think 2 his -- it's somewhere else. You know, so it's 3 in my purse. I come home and I don't see it 4 again until I get ready to go to bed, possibly. 5 I'm like, oh, text messages, somebody texted me. 6 So some people, you are right, are on their 7 phone constantly and they live by it. I don't, 8 and so I think that's probably why I am so aware 9 of those calls. 10 Q. And the telephone call that you were 11 just talking about where you are preparing 12 dinner and you remember Mr. Watkins speaking 13 with -- well, I'll backtrack. 14 Do you remember Mr. Watkins speaking 15 with someone from Wells Fargo during that phone 16 call? 17 A. Whoever was on the phone, apparently, 18 was from Wells Fargo, and I think he was 19 frustrated. So, yes, because I asked him why 20 are they calling your cell phone? 21 Q. And anything else you remember about 22 that conversation that you are overhearing? 23 A. Just that he was angry, he was very 24 angry and frustrated about the call, and he 25 said, "I told you not to call me."</p>

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1 Q. Did you hear Mr. Watkins say, "I told
2 you not to call me"?
3 A. Oh, yeah.
4 Q. Did you hear Mr. Watkins say anything
5 else that you remember?
6 A. I can't, other than to tell me. He's
7 like I don't understand it -- he was really
8 frustrated -- why they call on your cell phone.
9 I'm like why are they calling your cell phone?
10 Q. Just to clarify, it sounds like that
11 response was something Mr. Watkins was saying to
12 you, like I -- am I right?
13 A. No. He told whoever is on the
14 phone --
15 Q. Okay.
16 A. -- I told you not to call me.
17 Q. Okay.
18 A. And then I said. He said -- he went
19 on and I'm saying I asked him, you know, why are
20 they calling your cell phone?
21 He's like I don't know why they call
22 my cell phone. That was the conversation after
23 it, but he said, "I told you not to call me."
24 Q. Okay. So the I don't know why they
25 call my cell phone was like Mr. Watkins and you

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1 after he hung up --
2 A. Yes, that is correct.
3 Q. -- with Wells Fargo?
4 This is just what I want to --
5 A. I'm sorry. Yes.
6 That's our own conversation, because
7 I would probably have asked him why are they
8 calling your cell phone, because, as I said to
9 you, it's annoying.
10 Q. That's what I'm just trying to sort
11 of separate --
12 A. Okay.
13 Q. -- what happened when you were
14 listening and then after as --
15 A. Okay.
16 Q. -- what you two discussed.
17 So when you were overhearing
18 Mr. Watkins speak with a Wells Fargo
19 representative, it sounds like you said that you
20 heard him say "I told you not to call"; is that
21 right?
22 A. Yes.
23 Q. Anything else that you heard
24 Mr. Watkins say?
25 A. I can't recall anything aside from

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1 that, other than the conversation that we had
2 afterwards about why they're calling on the
3 cell phone.
4 Q. And you said that conversation was a
5 couple of years ago?
6 A. It was, I think, a little bit ago.
7 It was -- yeah, had to be a couple of years ago.
8 I remember because, like I said, he was pissed
9 off.
10 Q. Okay.
11 A. He was very upset.
12 Q. And any other conversations that you
13 remember being present for with Mr. Watkins and
14 Wells Fargo?
15 A. I don't know specifically. I can say
16 to you -- and, again, I probably should not say.
17 I have no dates, but I heard him say, "I told
18 you not to call me," and he's been on his cell
19 phone, but I can't tell you when, but I can tell
20 you that I heard him say, "I told you not to
21 call me on my cell phone."
22 Q. Did he say, "I told you not to call
23 me," or, "I told you not to call me on my
24 cell phone"?
25 A. I'm not sure, probably both.

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1 Probably at some point, you know, both. I told
2 you not to call me on my cell phone or I told
3 you not to call me. I think it's probably my
4 cell phone pretty much because he would have
5 been picking up his cell phone at the time and
6 not the house phone.
7 Q. Did Mr. Watkins want Wells Fargo to
8 call on his house phone?
9 A. I don't know. I don't know if he
10 wanted them to call on his house phone. I just
11 know he didn't want them to call on his
12 cell phone.
13 Q. Why?
14 A. Again, it's annoying. I mean, we
15 don't, you know -- I mean, I don't know. I
16 can't speak for him. I'm sure you talked to
17 him. I'm just saying it's like probably the
18 culture of our house, and I'm kind of the one
19 that drives it.
20 There is a reason for -- no reason
21 for you to call me on my cell phone. My cell
22 phone is to be used the way I choose to use it
23 and if I have given you a number, that's what I
24 want you to use. That's what I want you to use.
25 It is kind of the culture in that way. So it's

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<p style="text-align: right;">Page 37</p> <p>1 not unusual for him or myself to say, "I told 2 you not to call me on my cell phone. 3 You know, when you get home from 4 work, and I think this is probably -- this is -- 5 again, I can't speak for James, but I think it's 6 the culture of our house. I got -- you know, I 7 got a job that goes 24/7 and all if you wanted 8 it to be, and I look at my phone at night and 9 say, "Oh, somebody must have called me." 10 Because when I get home, I'm done. I don't want 11 to hear from you. Yeah, I don't. I'm just 12 being honest. 13 Q. Have you ever been present where 14 Mr. Watkins was speaking with someone on your 15 landline, on your house phone, where he told the 16 caller I told you not to call me? 17 A. I don't recall that, to be honest 18 with you. Uh-hum, no. 19 Q. So it's only about phone calls on the 20 cell phone? 21 A. I think so. That's what I tended to 22 hear, again, because, you know, it's in the 23 evening and, you know, if he gets any calls, it 24 might be on the cell phone. So I can't recall 25 hearing. I know specifically that cell phone</p>	<p style="text-align: right;">Page 39</p> <p>1 out to me. 2 Q. Does being angry tie the phone call 3 to Wells Fargo? 4 A. No. The being angry, just, you know, 5 the fact that as a result, I knew who it was. 6 So he said who it was, so I knew who it was. 7 I mean, you're asking me specifically 8 about Bank of America, and I'm actually sitting 9 here thinking I don't know. That one, I do 10 know. That's pretty specific. 11 So, again, I don't know how they 12 talked to him over the phone. I don't know if 13 they were inappropriate over the phone. I don't 14 know what happened, but I know that he was very 15 angry. 16 Q. You, I think, testified that the 17 dinner making phone call, you knew that 18 Mr. Watkins was speaking with someone from 19 Wells Fargo because you specifically asked him? 20 A. I did. I said to him, you know, "Who 21 is that and why are they calling your 22 cell phone?" 23 He said, "I don't know. I don't know 24 why they are calling my cell phone." 25 So, yes, we were having dinner, and</p>
<p style="text-align: right;">Page 38</p> <p>1 was, you know, an issue. 2 Q. And have you ever been present when 3 Mr. Watkins received a call on his cell phone 4 from Bank of America? 5 A. I can't recall specifically if he -- 6 but I -- probably, yes, probably, and I think -- 7 probably, yes, at some point, but I don't 8 recall. 9 Q. Were you ever present when 10 Mr. Watkins told Bank of America representative 11 not to call him on his cell phone? 12 A. I may have been. I can't recall, but 13 I may have been. 14 Q. And when you said that you believe 15 you were present when Mr. Watkins told a 16 Wells Fargo representative I told you not to 17 call me or I told you not to call me on my 18 cell phone, how do you know it was a Wells Fargo 19 representative? 20 A. I think it was his reaction to the 21 call, to be honest with you. That really 22 frustrated him. And, again, I don't know. I 23 wasn't on the call. So I don't know what the 24 person said. I don't know how they said it, but 25 he was very angry, and so that's how it stands</p>	<p style="text-align: right;">Page 40</p> <p>1 it's annoying. And I -- again, you know, it's 2 frustrating because he answers his phone more 3 than I do. If it's my call, I'm letting it 4 ring. So he picked up the phone, and I was 5 probably frustrated with him for doing it, and 6 we are in the middle of dinner and we had 7 probably just got started. So, yeah, I do 8 remember that. 9 Q. So I understand about that 10 interaction, but for any other phone calls where 11 Mr. Watkins is telling someone on the other end 12 of the line I told you not to call me, how do 13 you know the person on the other end of the line 14 was from Wells Fargo? 15 A. Oh, I didn't say that. I said -- 16 what I -- you asked -- I said that I remember 17 specifically this particular time that stood out 18 at the -- when we were having dinner. Unless he 19 would have specifically said to me any other 20 time it's Wells Fargo, and so I can't recall any 21 specifics about Wells Fargo. 22 I think you asked me about Bank of 23 America at one point, and I said to you I may 24 have, but -- and I'm saying this in the context 25 of, again, the culture of my house.</p>

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<p style="text-align: right;">Page 41</p> <p>1 You know, Mr. Watkins gets home 2 before I do. So I don't -- necessarily am 3 around him when he gets calls. But when I come 4 home from work, I fix dinner and I have a 5 schedule and I want to sit down. I don't want 6 interruption. So, in all honesty, I'm probably 7 more pissed off than he is. So I don't want to 8 be bothered. So that's why specifically I asked 9 the question, and he tells me I ask too many, 10 but I asked the question and I want to know who 11 is that? It's dinnertime, you know, and I can't 12 believe he's even answering the phone. So as a 13 result, he answered the phone. He told me, and 14 I was probably -- I was a little irritated too, 15 but he was more irritated. He was very angry. 16 Again, I don't know if the person was 17 inappropriate or how they talked to him, because 18 sometimes people who are talking to you over the 19 telephone, even though they are calling you, 20 telemarketers, they are sometimes highly 21 inappropriate. So I'm making the assumption 22 that could be why he was, you know, angry too. 23 I don't know. 24 Q. Were there any other conversations 25 that you were a witness to between Mr. Watkins</p>	<p style="text-align: right;">Page 43</p> <p>1 A. Oh, no. 2 Q. Have you given any statements to any 3 reporters about this lawsuit? 4 A. No. 5 Q. Okay. Have you ever been represented 6 by the Flitter and Lorenz firm, you personally? 7 A. Oh, no. 8 MR. MILZ: Let me just interject. 9 Do you recall the engagement letter? 10 THE WITNESS: The thing I had to 11 sign? 12 MR. MILZ: Yes. 13 THE WITNESS: Okay. 14 MR. MILZ: She has retained my firm, 15 yes. 16 MS. LAVERY: Okay. Is that something 17 recent? 18 MR. MILZ: Yes. 19 THE WITNESS: Yeah. That would have 20 been recent. I'm sorry. I didn't understand 21 the language. I apologize. I don't know how to 22 thank you because... 23 BY MS. LAVERY: 24 Q. Have you ever hired Mr. Milz's firm 25 before?</p>
<p style="text-align: right;">Page 42</p> <p>1 and Wells Fargo? 2 A. I can't specifically say that I -- 3 that any specific times or I specifically heard 4 him say anything to Wells Fargo specifically, 5 you know. I probably -- I don't. The answer is 6 no. I'm not going to say. I can't say honestly 7 that I have. 8 Q. Okay. And do you have any notes or 9 e-mails or letters or doodles about Mr. Watkins 10 asking Wells Fargo to stop calling his 11 cell phone? 12 A. Do I have any notes? 13 Q. Uh-hum. 14 A. No. 15 Q. Have you ever contacted AT&T to block 16 Wells Fargo's number from Mr. Watkins' 17 cell phone? 18 A. No. 19 Q. You're not a plaintiff in this 20 lawsuit; is that right? You're not one of the 21 people suing Wells Fargo; is that right? 22 A. That's correct. 23 Q. Have you written anything like online 24 or in Twitter, Facebook or a blog about this 25 lawsuit?</p>	<p style="text-align: right;">Page 44</p> <p>1 A. Before? 2 Q. Well, ever. Have you ever hired 3 Mr. Milz's firm -- 4 A. Have I ever hired them? 5 Q. Yes. 6 A. I have not personally hired them, but 7 I'm signing a document that he's referring to 8 that -- yes, that says -- see, it is on my 9 cell phone. That's what I'm saying. I 10 haven't -- you know, I haven't even had a chance 11 to really look at it, but, yes, I signed a 12 document saying that he's, I think, representing 13 me. 14 THE WITNESS: Right? Yeah. 15 MR. MILZ: Yes. 16 MS. LAVERY: Sorry. Part of that 17 answer, did it say I haven't hired him 18 personally? 19 (Whereupon, reporter read back 20 preceding answer.) 21 BY MS. LAVERY: 22 Q. When you said "I haven't hired him 23 personally," have you hired Mr. Milz's firm for 24 someone else? 25 A. No. I misunderstood your question.</p>

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<p style="text-align: right;">Page 45</p> <p>1 Because your question was have I hired -- have I 2 hired him, and the answer was -- because I'm 3 referring to this -- 4 Q. Yes. 5 A. -- and I know that this lawsuit and 6 the situation is between my husband and I. 7 So that's where I misunderstood. 8 Q. Okay. 9 A. So the answer to your question is, 10 yes, right. And so based on -- and I have to 11 listen to your question because I don't think it 12 was clear to me. I apologize. 13 Q. Yeah. No. 14 A. I should have asked you to be clear. 15 Q. I probably was unclear. 16 A. Yeah. 17 Q. Circular thing. 18 A. Okay. 19 Q. All right. So if I understand, 20 you've hired Mr. Milz's firm separate and apart 21 from this lawsuit -- 22 A. Yes. 23 Q. -- Watkins versus Wells Fargo? 24 A. Yes. 25 Q. Okay. And does that retention have</p>	<p style="text-align: right;">Page 47</p> <p>1 conversation you were present for when you were 2 making the dinner -- 3 A. Uh-hum. 4 Q. -- between Mr. Watkins and 5 Wells Fargo. 6 I'm asking if there are any other 7 conversations that you remember being present 8 for between Mr. Watkins and Wells Fargo? 9 A. I can't remember. I cannot answer 10 your question in the affirmative because I 11 cannot remember. 12 Q. Okay. 13 A. Yeah, I can't. 14 Q. So there may have been more or maybe 15 not? 16 A. Uh-hum. 17 Q. "Yes" or "no"? 18 A. There may have been more. 19 Q. Okay. 20 A. There may have been more. 21 Q. Okay. But as you sit here today, you 22 don't -- you can't recall those? 23 A. I can't recall those. That's 24 correct. 25 Q. Is there anything that you could look</p>
<p style="text-align: right;">Page 46</p> <p>1 anything to do with Wells Fargo? 2 A. I don't believe so, yeah. 3 Q. Have you told me about all of the 4 conversations that you can recall where 5 Mr. Watkins received a phone call from 6 Wells Fargo on his cell phone? 7 A. I have, yes. That's -- I don't 8 recall specifically other calls. 9 Q. Just that one, the dinner call? 10 A. Yeah. 11 Q. Okay. 12 A. Uh-hum. 13 Q. And as you sit here today, there's no 14 other phone call that you remember being present 15 for made by Wells Fargo to Mr. Watkins on his 16 cell phone; is that right? 17 MR. MILZ: I'll object to the 18 characterization of the witness's testimony. 19 MS. LAVERY: I am not characterizing. 20 I'm just trying to be clear because I know that 21 I've probably asked unclear questions. So I'm 22 trying to go back and be like focused, so I can 23 re-ask. 24 BY MS. LAVERY: 25 Q. Basically, I've heard the one</p>	<p style="text-align: right;">Page 48</p> <p>1 at that would help you recall any other 2 conversations that you were present for between 3 Mr. Watkins and Wells Fargo? 4 A. I can't say honestly, though, I 5 could. 6 Q. Notes, e-mails, dates on a calendar? 7 A. I don't believe so. 8 Q. Okay. 9 A. Yeah. 10 Q. Have you ever heard Mr. Watkins tell 11 someone that called on his cell phone to call 12 his home line instead? 13 A. I can't recall. You know, I can't 14 recall. 15 MS. LAVERY: Sorry. I'm just looking 16 at this to try and speed this along. 17 BY MS. LAVERY: 18 Q. Did you have to pay any extra fees or 19 overage charges for any of the phone calls 20 Wells Fargo made to Mr. Watkins number? 21 A. I don't know. 22 Q. Where would you look to see if you 23 had paid any late fees or overages? 24 A. If I were looking, I'd probably look 25 on the cell phone bill if I were looking.</p>

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1 Q. Do you know if all of the Wells Fargo
2 calls made to Mr. Watkins' cell phone came up
3 with the same number on the caller ID?
4 A. Can you repeat? I'm sorry.
5 Q. Do you know if Wells Fargo's phone
6 calls to Mr. Watkins like identified themselves
7 on the cell phone's caller ID?
8 A. I don't recall. Uh-huh. I have no
9 idea.
10 Q. Has your cell phone service ever been
11 shut off on this AT&T account?
12 A. Uh-hum.
13 Q. "Yes" or "no"?
14 A. I'm sorry. No.
15 Q. And did you ever have any
16 communications with Wells Fargo about
17 Mr. Watkins' credit card account?
18 A. Never.
19 Q. Okay. So have you ever called
20 Wells Fargo to make a payment by phone on
21 Mr. Watkins' credit card account?
22 A. No.
23 Q. Were you an authorized user on
24 Mr. Watkins' credit card account?
25 A. I don't know.

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1 Q. Do you remember ever using --
2 A. No, I've never used it.
3 MS. LAVERY: I will just look through
4 this one more time.
5 BY MS. LAVERY:
6 Q. What did you do to prepare for the
7 deposition today?
8 A. What did I do to prepare?
9 Q. Uh-hum.
10 A. I made sure that I was here by one.
11 Q. What else?
12 MR. MILZ: I'll just object and
13 remind you, Paula, that any conversations
14 between you and me are attorney-client
15 privileged. Any conversations between you and
16 James are privileged as well. So with that in
17 mind, you can answer.
18 MS. LAVERY: I don't know if that's
19 entirely true because she's not the client here.
20 MR. MILZ: Well, there's spousal
21 privilege.
22 MS. LAVERY: But that's breached when
23 you are there.
24 MR. MILZ: I wasn't there.
25 MS. LAVERY: If it's a three-way

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1 FaceTime call.
2 I won't make --
3 MR. MILZ: With both my clients?
4 MS. LAVERY: She's not in this case.
5 MR. MILZ: She is.
6 MS. LAVERY: She's not a party.
7 MR. MILZ: She's not a party, but she
8 is represented by our firm to represent her in
9 this case, in this deposition.
10 MS. LAVERY: I would probably
11 disagree. It won't be an issue because I won't
12 push this, but --
13 MR. MILZ: You can answer. With that
14 objection noted, you can answer.
15 MS. LAVERY:
16 Q. Typically, people are instructed not
17 to answer -- no, not -- you answer, but you
18 don't say, "My attorney told me blah, blah," you
19 know. You can say, "I spoke with my attorney,"
20 but you don't say what each other said. So
21 that's what your attorney is reminding you about
22 my question. So I'll start over now that we are
23 on the same page.
24 What did you do to prepare for
25 today's deposition?

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1 A. I've spoken to my attorney, and I got
2 here. I made sure I was here before one.
3 Q. And when did you speak with your
4 attorney?
5 A. It was yesterday, yesterday.
6 Q. And is the attorney you are speaking
7 about -- referencing Andy Milz --
8 A. Yes.
9 Q. -- who is here today?
10 A. Yes.
11 Q. And how did you speak with him, on
12 the phone, on FaceTime?
13 A. I think it's considered FaceTime.
14 MR. MILZ: Uh-hum.
15 MS. LAVERY:
16 Q. Was anyone else on the call?
17 A. Not at the time -- well, my husband.
18 Q. So there was a FaceTime call with
19 Mr. Milz yesterday?
20 A. Yes.
21 Q. And how long was that call?
22 A. I don't know because I was only there
23 for part of it. So I don't know how long they
24 were on the phone. But for me, it wasn't -- I
25 don't know -- a couple minutes.

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1 CERTIFICATE
2
3 I, LISA ANNA RINALDI, RPR, and a
4 Certified Court Reporter and Notary Public of the
5 State of New Jersey, do hereby certify that prior
6 to the commencement of the examination, the
7 witness was duly sworn by me to testify the
8 truth, the whole truth and nothing but the truth.
9 I DO FURTHER CERTIFY that the
10 foregoing is a true and accurate transcript of
11 the testimony as taken stenographically by and
12 before me at the time, place and on the date
13 hereinbefore set forth, to the best of my
14 ability.
15 I DO FURTHER CERTIFY that I am
16 neither of counsel nor attorney for any party in
17 this action, and that I am not interested in the
18 event nor outcome of this litigation.
19
20 *Lisa Anna Rinaldi*
21
22 LISA ANNA RINALDI, C.C.R., R.P.R.
23 LICENSE NO. XI00226000
24 Notary Public of the State of New Jersey
25 8/8/2016



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